



REBUILD IOWA OFFICE (RIO) LEGISLATIVE WEEKLY

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RIO MISSION:

The Rebuild Iowa Office will lead the State of Iowa's efforts to rebuild safer, stronger and smarter in the wake of the 2008 severe storms and catastrophic flooding.

RIO VISION:

We envision a resilient Iowa that will be safe, sustainable and economically strong for its people, reaffirming its ties to the land, rivers, environment and rich cultural history.

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RIO FLOOD FORUM HOST NAMED "AGENCY OF THE YEAR" BY FEMA AND THE NFIP

Millhiser Smith Agency, a Cedar Rapids-based risk management/insurance agency, was selected as "Agency of the Year" by the Federal Emergency Management Agency and the National Flood Insurance Program.

Millhiser Smith was one of only three agencies in the nation selected for the award.

Much of the reason for Millhiser Smith's selection was the public "Flood Forum" it helped organize and host hosted on Aug. 12 in Cedar Rapids. The Flood Forum gave disaster-impacted Iowans living in the area the opportunity to learn more about recovery programs related to the 2008 disasters and how to protect themselves and their property against future flooding. The Millhiser Smith Agency asked the Rebuild Iowa Office (RIO) to assist in coordinating content and speakers for the Cedar Rapids Flood Forum.

Speakers included



Attendees discuss flood insurance at the Cedar Rapids Flood Forum held Aug. 12, 2009.

representatives from the city of Cedar Rapids, RIO, Iowa Finance Authority, Iowa Dept. of Economic Development, Iowa Dept. of Natural Resources, National Flood Insurance Program, Linn Area Long-Term Recovery Coalition, among others. Presentations focused on available assistance to flood-affected

residents, flood insurance basics, flood plain mapping information and community recovery progress.

Representatives from the insurance industry, state agencies and disaster-assistance programs were available to talk with visitors and to answer questions.

PALO RECOGNIZES THE WORK OF THE RIO'S COMMUNITY DISASTER RECOVERY PLANNING TEAM

The city of Palo, Iowa recently awarded the Rebuild Iowa Office (RIO) with a "Certificate of Appreciation" for its work in Long-Term Community Recovery from the 2008 disasters.

The award recognizes the work of the RIO's Community and Regional Recovery

Planning (CaRRP) team. The CaRRP team works with communities hit hardest by the 2008 disasters to assist in their recovery and rebuilding planning. The RIO team also works to connect local leadership with resources to help with long-term planning and implementation of a

community's local disaster recovery strategies.

Since the 2008 floods, the city of Palo has undergone extensive mitigation efforts. This work has helped the community protect itself against the threat of future floods.

NATIONAL WEATHER SERVICE PROMOTES FLOOD SAFETY THIS WEEK

The National Weather Service (NWS) is teaming up with the Rebuild Iowa Office (RIO) during Flood Awareness Month to help bring attention to the potential dangers of spring flooding, as well as precautions people can take, such as purchasing flood insurance.

While NWS has traditionally declared a week in the month of March as Flood Awareness Week, this is the second year the state has declared March Flood Awareness Month.

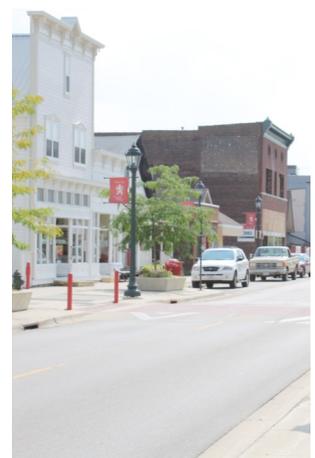
This week, March 15-19, the NWS will continue to echo the state's public awareness campaign with its own flood

awareness message. The information is especially important this year because of early flooding in Iowa caused by melting snow and rainfall.

As the potential for flooding continues to increase, Iowans should work to be ready to minimize damages. According to NWS officials, flooding is the No. 1 storm-related killer. It kills more people than do tornadoes or lightning. Most of the fatalities occur when people drive or walk into flooded areas and then either drown or are swept away. Flooding also takes many different forms, from river flooding to

flash flooding to snowmelt flooding; and can occur in any month of the year, any time of day and can be a threat in almost any place.

The NWS has many different ways to help people keep up with the latest flood warnings, watches and forecasts. One is NOAA Weather Radio which broadcasts flood watches and warnings. Information is also available on the Internet via the Advanced Hydrologic Prediction Service (AHPS), at <http://www.weather.gov/ahps>. AHPS also includes the latest flood warnings, watches and forecasts.



DISASTER-RELATED BUSINESS PROGRAMS MODIFIED TO PROVIDE MORE ASSISTANCE

Business owners across the state who were impacted by the 2008 disasters now have access to additional recovery assistance under two disaster programs established in 2009. The modifications were made after the Iowa Dept. of Economic Development (IDED) and Rebuild Iowa Office (RIO) met with Cedar Rapids city staff and leaders to address the continued unmet needs of businesses affected by 2008 floods.

The changes to the business assistance programs will be funded through \$85 million of the state's nearly \$800 million in Community Development Block Grant (CDBG) funds from the U.S. Dept. of Housing and Urban Development (HUD).

Funds are awarded on a first-come, first-served basis. Small business owners should apply or update their applications at their local

Council of Government or Entitlement City.

Modifications have been made to the following programs:

Business Rental Assistance Program:

This program assists businesses remaining in or locating in rental space that was physically damaged by the 2008 natural disasters. Initially, this program allowed business owners up to \$50,000 to help offset building rental lease payments for a maximum of six months. The funds could also be used for expenses associated with replacing damaged machinery, office furniture, supplies and other equipment. **Now, businesses can use up to \$50,000 for rental assistance AND receive reimbursement of 75 percent (or up to \$75,000)**

of the actual replacement costs for damaged equipment.

Loan Interest Expense Program:

The continued existence of many businesses is threatened by the expense of new debt acquired as a result of the disasters. This program provides funds to business owners to pay for the interest on an SBA or private loan for disaster recovery. Up to a total of \$50,000 in funds will be provided to a business, for a maximum of three years. **The date a business must close on their physical disaster loan has been extended from June 1, 2009 to June 30, 2010. The maximum reimbursable interest rate is set at 8 percent. (Note: The close date for economic injury loans still remains at June 1, 2009.)**